

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
JOHNSTOWN DIVISION**

In re:

RYAN M MACKEY
VALERIE A MACKEY
Debtor(s)

Case No. 20-70247JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/19/2020.
- 2) The plan was confirmed on 06/24/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 06/25/2020, 07/16/2020, 07/22/2020, 08/26/2020, 11/30/2020, 02/24/2022, 01/17/2023.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 12/31/2021, 11/10/2022, 05/15/2023.
- 5) The case was dismissed on 06/07/2023.
- 6) Number of months from filing or conversion to last payment: 0.
- 7) Number of months case was pending: 42.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$27,788.09.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$74,444.00
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$74,444.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$0.00
Court Costs \$0.00
Trustee Expenses & Compensation \$3,487.63
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$3,487.63

Attorney fees paid and disclosed by debtor: \$2,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BLAIR COUNTY TAX COLLECTION B	Priority	2,618.00	NA	NA	0.00	0.00
COLLECTION SERVICE CENTER INC	Unsecured	205.00	NA	NA	0.00	0.00
CREDIT CONTROL COLLECTIONS	Unsecured	505.00	NA	NA	0.00	0.00
ECMC(*)	Unsecured	NA	59,508.01	59,508.01	0.00	0.00
FIRST COMMONWEALTH BANK**	Unsecured	579.00	579.01	579.01	0.00	0.00
FIRST COMMONWEALTH BANK**	Unsecured	720.00	720.84	720.84	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	0.00	16,360.34	16,360.34	0.00	0.00
INTERNAL REVENUE SERVICE*	Secured	17,184.57	76,686.36	76,686.36	18,479.70	7,378.81
INTERNAL REVENUE SERVICE*	Unsecured	0.00	8,123.94	8,123.94	0.00	0.00
JPMORGAN MORTGAGE ACQUISITIO	Secured	134,114.95	122,610.18	0.00	28,304.33	0.00
JPMORGAN MORTGAGE ACQUISITIO	Secured	0.00	42,811.01	42,811.01	12,020.27	0.00
KNISELY & SONS INC.	Secured	625.04	NA	NA	0.00	0.00
PA DEPARTMENT OF REVENUE*	Secured	20,140.95	13,968.28	13,968.28	3,366.05	1,402.21
PA DEPARTMENT OF REVENUE*	Priority	0.00	4,759.42	4,759.42	0.00	0.00
PA DEPARTMENT OF REVENUE*	Unsecured	0.00	1,203.34	1,203.34	0.00	0.00
PAYROLLING PARTNERS INC	Unsecured	9,100.00	9,951.21	9,951.21	0.00	0.00
PINNACLE CREDIT SERVICES LLC	Unsecured	NA	0.00	0.00	0.00	0.00
QUALITY ASSET RECOVERY	Unsecured	130.00	NA	NA	0.00	0.00
ROBERT WILLIAMS	Unsecured	14,539.54	14,539.54	14,539.54	0.00	0.00
RONDA J WINNECOUR TRUSTEE/CLE	Priority	NA	0.00	5.00	5.00	0.00
STATE FARM FEDERAL CRDT UNION	Unsecured	18,500.00	NA	NA	0.00	0.00
SUCHITRA GUPTA	Unsecured	5,000.00	NA	NA	0.00	0.00
UPMC HEALTH SERVICES	Unsecured	NA	2,005.82	2,005.82	0.00	0.00
UPMC HEALTH SERVICES	Unsecured	NA	904.00	904.00	0.00	0.00
UPMC PHYSICIAN SERVICES	Unsecured	NA	1,318.40	1,318.40	0.00	0.00
UPMC PHYSICIAN SERVICES	Unsecured	NA	552.20	552.20	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$28,304.33	\$0.00
Mortgage Arrearage	\$42,811.01	\$12,020.27	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$90,654.64	\$21,845.75	\$8,781.02
TOTAL SECURED:	\$133,465.65	\$62,170.35	\$8,781.02
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$21,124.76	\$5.00	\$0.00
TOTAL PRIORITY:	\$21,124.76	\$5.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$99,406.31	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$3,487.63</u>
Disbursements to Creditors	<u>\$70,956.37</u>
TOTAL DISBURSEMENTS :	<u>\$74,444.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/09/2023

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.